

EXHIBIT A

COPY

CIVIL COURT OF THE STATE OF NEW YORK
QUEENS COUNTY

NATASHA BERAN,

Plaintiff,

-against-

EQUIFAX,

Defendant.

Index No.: **29447**
CV_029447-24/QU

SUMMONS

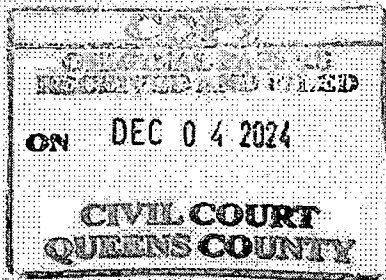
Basis of Venue:
Plaintiff's Residence

Plaintiff's Address:
14602 116th Ave.
Jamaica, NY 11436

TO THE ABOVE-NAMED DEFENDANT:

YOU ARE HEREBY SUMMONED to appear in the Civil Court of New York, County of Queens, at the office of said court at 89-17 Sutphin Blvd, Jamaica, NY, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk. Upon your failure to answer, judgment will be taken against you for the sum demanded in the complaint, with interest and costs.

Dated: December 4, 2024
New York, New York



Sincerely,

A handwritten signature in black ink, appearing to read "Pablo E. Bustos", written over a horizontal line.

Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727

TO: EQUIFAX
2 Sun Court, Suite 400
Peachtree Corners, GA 30092

NOTE : The law provides that : (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside of the City of New York, or by publication, or by any means other than personal delivery to you with the City of New York, you are allowed THIRTY days after proof of service thereof is filed with the Clerk of the Court within which to appear and answer.

CIVIL COURT OF THE STATE OF NEW YORK
QUEENS COUNTY

----- X

NATASHA BERAN,

Index No.: CV-029447-24/QU

Plaintiff,

-against-

COMPLAINT

EQUIFAX,

Defendant.

-----X

Plaintiff NATASHA BERAN, ("Plaintiff"), by and through her attorneys, Bustos & Associates, P.C., as and for her Complaint against the Defendant EQUIFAX ("Defendant"), respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action on his own behalf for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of: (i) §1681 *et seq. as amended*, of Title 15 of the United States Code, commonly referred to the Fair Credit Reporting Act ("FCRA").

PARTIES

2. Plaintiff NATASHA BERAN, is a resident of the State of New York, residing in Queens.

3 Defendant EQUIFAX is a Georgia corporation and has a place of business in Atlanta, GA.

4. The Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 USC §1681(d) to third parties.

JURISDICTION AND VENUE

5. The Court has jurisdiction over this matter pursuant to 28 USC §1331, 1337 as well as 15 USC §1681p et seq. and 28 U.S.C. §2201. The Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. §1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

FACTUAL ALLEGATIONS

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "6" herein with the same force and effect as if the same were set forth at length herein.

8. The Plaintiff obtained a copy of her credit report on June 3rd, 2024 and noticed several accounts reporting with inaccurate information. Based on this information the Plaintiff wrote a dispute letter dated June 3rd, 2024 and sent certified mail.

9. The dispute letter stated:

Dear Equifax

Regarding the following accounts:

- **MACYS/CBNA ACCT#: 603534XXXXX**
- **WF/ BOBS FN ACCT#: 577442XXXXXXXX**
- **TD BANK NA ACCT#: 483950XXXXXXXX**
- **GM FINANCIAL ACCT#: 456988XXXXXX**
- **FREEDOM MORTGAGE CORP ACCT#: 125360XXXXXXXX**
- **HOMEBRIDGE FINANCIAL ACCT#: 11XXXXXXXX**
- **HOMEBRIDGE FINANCIAL ACCT#: 300008XXXXX**

● TRANSWORLD SYSTEMS INC ACCT#: 175142XXXX

To whom this may concern, my name is Natasha Beran, date of birth 5/7/1975,

social security 111-90-9238 for my verification. I am writing this dispute to rectify and clarify my credit report as it has not been investigated even though I have sent in multiple disputes within certified mail for tracking. I'm in shock that my credit is so poor after all of my attempts to fix it. With my understanding that is a clear violation and I plan to take legal action accordingly. Please do your due diligence and implement a proper investigation on my behalf. Just in case my ID is enclosed. Pursuant to the Fair Credit Reporting Act I will expect you to complete the verification within thirty days.

10. Experian failed to respond.

11. In response the Plaintiff sent a 2nd dispute letter by certified mail dated August 14th, 2024, by certified mail and stated the following:

Dear Equifax

I am writing to dispute the following information that appears on my Experian consumer report.

● MACYS/CBNA ACCT#: 603534XXXXX FOR \$368

- This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.

● WF/ BOBS FN ACCT#: 577442XXXXXXX FOR \$3258

- This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have

made all of my payments and should not have a balance.

• **GM FINANCIAL ACCT#: 456988XXXXXX FOR LATE REMARKS**

- This report shows that I was late on my car payments on multiple occasions which is not correct; there should not be any late remarks as I always pay my debt in a timely fashion

• **FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS**

- This report shows that my last payment date was August 24, 2022 which is not accurate.

• **HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS**

- This report shows that last payment date was in 12/2018 and the account was late 1/2019 and 2/2019 which is inaccurate

• **HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS**

- This report shows that the last payment was on 9/30/2019 and that the account closed on 04/2021 which is not accurate as the payment was in 04/2019

• **TD BANK NA ACCT#: 483950XXXXXX FOR \$2809**

- This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.

12. The Defendant again failed to respond.

13. The Plaintiff sent a third dispute letter with a request for a consumer statement to be added, by certified mail dated October 7th, 2024.

The letter stated:

Dear Equifax

Re: delete inaccurate information

My credit report was recently pulled and I realized there are a few errors on my file. This is the second attempt to correct this inaccurate information. I am

requesting that you review and remove the following accounts as they are incomplete, inaccurate (amount owed to each account), PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES, and or unverifiable.

I REQUESTED THIS ACCOUNT TO BE DELETED FROM MY CREDIT FILE DIRECTLY

FROM THE FURNISHER. IF THIS ACCOUNT IS NOT GOING TO BE DELETED, I AM REQUESTING THE FOLLOWING STATUTORY CONSUMER STATEMENT TO SHOW ON MY CREDIT REPORT. IT SHOULD STATE THE FOLLOWING: "THE ACCOUNTS ARE REPORTING PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES." If this statement is not disclosed on my report, the account needs to be deleted immediately.

THE FOLLOWING ACCOUNTS:

- WF/ BOBS FN ACCT#: 577442XXXXXX FOR \$3258
- FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS
- HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS
- HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS
- TD BANK NA ACCT#: 483950XXXXXX FOR \$2809

****PLEASE NOTE**** I AM OPTING OUT OF RECEIVING CREDIT REPORT RESPONSES

ELECTRONICALLY. I MUST RECEIVE ALL CORRESPONDENCE VIA U.S. MAIL.

AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND NOT FROM ANY OTHER

CREDIT BUREAU(S).

I am also requesting a copy of my entire credit file for further reviews. I am requesting that you forward me all documents you have concerning my file, not just my report. Please include all factual data forms, all notices of delinquencies and any other items that my file might contain.

14. The Defendant again failed to respond.

15. The Defendant violated the FCRA by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

16. The Plaintiff pulled her credit report dated Nov. 27th, 2024, and the Defendant failed to include the consumer statement within the required 30 days, did not mark the accounts as disputed, and did not verify or delete any of the disputed tradelines contained in the three dispute letters. Further, Defendant failed to do a reasonable investigation or deleted the disputed trade lines within the 30 days required.

17. The Defendant thereby violated the Plaintiff's rights under the FCRA.

FIRST CAUSE OF ACTION
(Violations of the FCRA)

18. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "17" herein with the same force and effect as if the same were set forth at length herein.

19. 15 USC §1681i (a) Reinvestigations of disputed information

(I) Reinvestigation required

(A) In general

Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

21. The Defendant violated 15 USC §1681i(a) by failing to properly investigate the disputed account and respond to the Plaintiff within the required 30 day period and further to delete the account within the required 30 days.

22. The Defendant violated Plaintiff's rights under 15 USC §1681e(b) by failing to establish and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to the Plaintiff's credit report and credit files Defendant published and maintained. By failing to update the credit report, delete and/or remove the disputed accounts as the Plaintiff requested.

23. The Defendant violated the Plaintiff's rights under 15 USC §1681i (a)(8)(b) by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

24. As a result, Defendant violated 15 USC §1681e (b), Plaintiff suffered actual damage, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

25. The violations by the Defendant of 15 USC §1681e (b) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n.

26. Defendant is liable to the Plaintiff by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with her reasonable attorney's fees pursuant to 15 USC §1681o.

27. Defendant prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding the Plaintiff as that term is defined in 15 USC §1681i(a).

28. Such reports contained information about the Plaintiff that was false, misleading, and inaccurate.

29. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable reinvestigation after receiving the Plaintiff's dispute to an Errant Trade line to determine whether the disputed information was inaccurate and record the current status of the disputed information by either updating or deleting the item from the Plaintiff's credit files.

30. As a result of the Defendant's violations of 15 USC §1681i (a), the Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

31. The violations by the Defendant of 15 USC §1681i (a) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15

USC §1681n. In the alternative, the Defendants were negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

32. As a result of the Defendant's violations of 15 USC §1681i (a)(1)(A), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

33. The violations by the Defendant of 15 USC §1681i (a)(1)(A) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

34. The Defendant violated 15 USC §1681i (a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from Plaintiff's credit file or modify the item of information upon a lawful reinvestigation.

35. The Defendant violated the Plaintiff's rights under 15 USC §1681i (a)(8)(b) by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

36. Plaintiff is entitled to recover actual damages, statutory damages, costs and attorney fees from the Defendant(s) in an amount to be determined by the Court pursuant to 15 USC §1681n and 15 USC §

37. **WHEREFORE**, Plaintiff demands judgment for actual, statutory, and punitive damages against Defendants, jointly and severally; for his attorneys' fees and costs, for prejudgment and post-judgment interest at the judgment rate, and such other relief the Court deems just and proper.

DEMAND FOR TRIAL BY JURY

38. Plaintiff hereby respectfully requests a trial by jury for all claims and issues in its Complaint to which it is or may be entitled to a jury trial.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment from the Defendant:

A. For statutory, actual and punitive damages provided and pursuant to the FCRA, 15 U.S.C. 1681 § n (a)(1)(A), n (2), n (3); in the alternative for damages pursuant to negligence under 15 U.S.C. 1681 § o (a) (1)(2)


B. For attorneys' fees and costs provided and pursuant to 15 USC §1681n of the FCRA;

C. A Declaration that the Defendant's practices violated the FCRA and,

D. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York
December 4, 2024

Respectfully submitted,

By: 
Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727
Attorneys for the Plaintiff Netasha Beran

June 3, 2024

Natasha Beran
14602 116th Ave
Jamaica, NY 11436

EQUIFAX
P.O. BOX 105319
ATLANTA, GA 30348

Dear Equifax:

Regarding the following accounts:

- MACYS/CBNA ACCT#: 603534XXXXX
- WF/ BOBS FN ACCT#: 577442XXXXXXX
- TD BANK NA ACCT#: 483950XXXXXX
- GM FINANCIAL ACCT#: 456988XXXXXX
- FREEDOM MORTGAGE CORP ACCT#: 125360XXXXXXX
- HOMEBRIDGE FINANCIAL ACCT#: 11XXXXXXX
- HOMEBRIDGE FINANCIAL ACCT#: 300008XXXXX
- TRANSWORLD SYSTEMS INC ACCT#: 175142XXXX

To whom this may concern, my name is Natasha Beran, date of birth 5/7/1975, social security ~~XXXXXX~~ for my verification. I am writing this dispute to rectify and clarify my credit report as it has not been investigated even though I have sent in multiple disputes within certified mail for tracking. I'm in shock that my credit is so poor after all of my attempts to fix it. With my understanding that is a clear violation and I plan to take legal action accordingly. Please do your due diligence and implement a proper investigation on my behalf. Just in case my ID is enclosed. Pursuant to the Fair Credit Reporting Act I will expect you to complete the verification within thirty days.

Federal law requires that you provide mechanisms to ensure that each item on my credit report actually belongs to me. If the above items are inaccurate, misleading, or incomplete, you may have violated federal law. By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who posted them. Please remove any information that the creditor cannot verify. I also understand that under 15 U.S.C. Sec. 1681i(a), you must complete the reinvestigation within 30 days of the receipt of this letter.

Sincerely,

Natasha Beran

August 14, 2024

Natasha Beran
14602 116th Ave
Jamaica, NY 11436

DATE OF BIRTH: 5/7/1975
SSN: ~~123 456 789~~

EQUIFAX
P.O. BOX 105319
ATLANTA, GA 30348

Dear Equifax

I am writing to dispute the following information that appears on my Experian consumer report:

- MACYS/CBNA ACCT#: 603534XXXXX FOR \$368
 - This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.
- WF/ BOBS FN ACCT#: 577442XXXXXXX FOR \$3258
 - This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.
- GM FINANCIAL ACCT#: 456988XXXXXX FOR LATE REMARKS
 - This report shows that I was late on my car payments on multiple occasions which is not correct; there should not be any late remarks as I always pay my debt in a timely fashion
- FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS
 - This report shows that my last payment date was August 24, 2022 which is not accurate.
- HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS
 - This report shows that last payment date was in 12/2018 and the account was late 1/2019 and 2/2019 which is inaccurate
- HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS
 - This report shows that the last payment was on 9/30/2019 and that the account closed on 04/2021 which is not accurate as the payment was in 04/2019
- TD BANK NA ACCT#: 483950XXXXXX FOR \$2809
 - This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.

Thank you for your assistance.

Sincerely,

Natasha Beran

October 7, 2024

Natasha Beran
14602 116th Ave
Jamaica, NY 11436

DATE OF BIRTH: 5/7/1975

SSN: ~~123-45-6789~~

EQUIFAX
P.O. BOX 105319
ATLANTA, GA 30348

Dear Equifax:

Re: delete inaccurate information

My credit report was recently pulled and I realized there are a few errors on my file. This is the second attempt to correct this inaccurate information. I am requesting that you review and remove the following accounts as they are incomplete, inaccurate (amount owed to each account), PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES, and or unverifiable.

I REQUESTED THIS ACCOUNT TO BE DELETED FROM MY CREDIT FILE DIRECTLY FROM THE FURNISHER. IF THIS ACCOUNT IS NOT GOING TO BE DELETED, I AM REQUESTING THE FOLLOWING STATUTORY CONSUMER STATEMENT TO SHOW ON MY CREDIT REPORT. IT SHOULD STATE THE FOLLOWING: "THE ACCOUNTS ARE REPORTING PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES." If this statement is not disclosed on my report, the account needs to be deleted immediately.

THE FOLLOWING ACCOUNTS:

- WF/ BOBS FN ACCT#: 577442XXXXXX FOR \$3258
- FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS
- HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS
- HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS
- TD BANK NA ACCT#: 483950XXXXXX FOR \$2809

****PLEASE NOTE**** I AM OPTING OUT OF RECEIVING CREDIT REPORT RESPONSES ELECTRONICALLY. I MUST RECEIVE ALL CORRESPONDENCE VIA U.S. MAIL. AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND NOT FROM ANY OTHER CREDIT BUREAU(S).

I am also requesting a copy of my entire credit file for further reviews. I am requesting that you forward me all documents you have concerning my file, not just my report. Please include all factual data forms, all notices of delinquencies and any other items that my file might contain.

Thank you for your assistance.

Sincerely,

Natasha Beran

9589 0710 5270 0557 9984 68

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OFFICIAL USE

Postage: \$4.00
 Certified Mail Fee: \$1.00
 Total Postage and Fees: \$5.00

Sent to: *Equifax*
 P.O. Box 105319
 Atlanta, GA 30348

U.S. Form 3800, January 2024 (5010-108-000-9010) See Reverse for Instructions

9589 0710 5270 0559 3002 76

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 Atlanta, GA 30348

U.S. Form 3800, January 2024 (5010-108-000-9010) See Reverse for Instructions

7022 3330 0000 7289 1056

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Postage: \$4.00
 Certified Mail Fee: \$1.00
 Total Postage and Fees: \$5.00

Sent to: *Equifax*
 P.O. Box 105319
 Atlanta, GA 30348

U.S. Form 3800, April 2015 (5010-108-000-9010) See Reverse for Instructions



View report from

Jun 02, 2024



You are viewing an out-of-date report. This does not reflect your current score.

NATASHA BERAN

589

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information



For You



Credit



Cards



Loans



Money



NATASHA BERAN

NATASHA BERAN SANDY

NATASHA BERAN SANDY

SANDY NATASHA BERAN

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

-  14602 116TH AVE 1
JAMAICA, NY
11436
-  151 BEACH 96TH ST APT 3D
ROCKAWAY BEACH, NY
11693
-  9402 VANDERVEER ST
QUEENS VILLAGE, NY
11428
-  14711 130TH AVE
JAMAICA, NY
11436
-  120 BEACH 26TH ST APT 806
FAR ROCKAWAY, NY
11691

Show more

Accounts

Here's every account on your Equifax report. Click on the account name for more details.



For You



Credit



Cards



Loans



Money



100% 0% 100% 100%

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$27698
Monthly payment	No Info
Opened	Jun. 06, 2015 (9 yrs, 5 mos)
Term	74 months

Payment History

You've made 90% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021	✓	✓	✓	✓	✓	✓	✓	X	✓	X	X	X



✓ Current X Late Unknown

Last payment	Jul. 01, 2021
Current Payment Status	Current
Worst Payment Status	Current

For You

Credit

Cards

Loans

Money



Account status	Paid
Type	Auto
Responsibility	Joint Account
Remarks	Consumer disputes this account information Closed or paid account/zero balance Auto
Times 30/60/90 days late	7/1/0
Closed	Jul. 01, 2021

Creditor Information

GMFINANCIAL
PO BOX 181145
ARLINGTON, TX 76096-1145

(800) 284-2271

CREDIT CARDS

WELLS FARGO CARD SER
Reported: May 31, 2024

\$3,258.00
Closed

Overview

You're currently using **116%** of your account's limit.



For You



Credit



Cards



Loans



Money



Opened

Nov. 13, 2015 (9 yrs)

Payment History

You've made 16% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X								
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	●	●	●	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	●	●	●	●	●	●	●



☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Dec. 01, 2018

Current Payment Status

Charge-off

Amount past due

\$3258

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money

Account status



Closed

Type

Charge Account

Responsibility

Individual Account.

Remarks

Consumer disputes after resolution

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

0/0/68

Closed

No Info

Creditor Information

WELLS FARGO CARD SER

PO BOX 14517

DES MOINES, IA 50306

(866) 762-4359

MACYS/CITIBANK, N.A.

Reported: May 31, 2024

\$368.00

Closed

Overview

You're currently using **368%** of your account's limit.

Balance

\$368

Credit limit

\$100



For You



Credit



Cards



Loans



Money



Opened

Jul. 23, 2015 (9 yrs, 4 mos)

Payment HistoryYou've made **30%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X								
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X

☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Oct. 01, 2017

Current Payment Status

Charge-off

Amount past due

\$368

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money



Account status:	Closed
Type	Charge Account
Responsibility	Individual Account.
Remarks:	Charged off account Account closed by credit grantor Charge
Times 30/60/90 days late	1/1/55
Closed	Jun. 01, 2019

Creditor Information

MACYS/CITIBANK, N.A.
911 DUKE BLVD
MASON, OH 45040

(800) 243-6552

TD BANK NA

Reported: May 29, 2024

\$2,809.00

Closed

Overview

You're currently using **97%** of your account's limit.

Balance

\$2809

Credit limit:

\$2900



For You



Credit



Cards



Loans



Money



Opened

Nov. 18, 2015 (9 yrs)

Payment HistoryYou've made **21%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X								
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X


☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Dec. 01, 2018

Current Payment Status

Charge-off

Amount past due

\$2809

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks:

Charged off account
 Account closed by credit grantor
 Credit card

Times 30/60/90 days late

1/1/62

Closed

Mar. 01, 2019

Creditor Information

TD BANK NA
 200 CAROLINA PT PKWY
 GREENVILLE, SC 29607

(800) 462-3666

TD BANK USA/TARGET C

Reported: Jul. 09, 2017

\$0.00**Closed****Overview**You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit:

\$800



For You



Credit



Cards



Loans



Money



Opened

Dec. 10, 2015 (8 yrs, 11 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017												
2016												
2015												

Current
 Late
 Unknown

Last payment:

May 01, 2016

Current Payment Status:

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status:

Paid and Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Closed or paid account/zero balance

Times 30/60/90 days late

0/0/0

Closed

Jul. 01, 2017



For You



Credit



Cards



Loans



Money



7000 TARGET PARKWAY N,
BROOKLYN PARK, MN 55445-4301

COMENITYBANK/VICTORI

Reported: Jun. 06, 2020

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$350

Monthly payment

No Info

Opened

Jun. 24, 2015 (9 yrs, 5 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020												
2019												
2018												
2017												

✓ Current

✗ Late

⊙ Unknown



For You



Credit



Cards



Loans



Money



Amount past due \$0
 Worst Payment Status Current

Account Details

Account status Paid and Closed
 Type Charge Account
 Responsibility Individual Account
 Remarks Closed or paid account/zero balance
 Account closed by credit grantor
 Times 30/60/90 days late 0/0/0
 Closed May 01, 2020

Creditor Information

COMENITYBANK/VICTORI
 PO BOX 182789
 COLUMBUS, OH 43218

BESTBUY/CBNA

Reported: Dec. 23, 2019

\$0.00
Closed

Overview


 For You


 Credit


 Cards


 Loans


 Money



Monthly payment

No Info.

Opened

Aug. 29, 2017 (7 yrs, 3 mos)



For You



Credit



Cards



Loans



Money



Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019												
2018												
2017												

☒ Current
 ☒ Late
 ☒ Unknown

Last payment Nov. 01, 2017

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Paid and Closed

Type Credit Card

Responsibility Individual Account.

Remarks Account closed at consumers request
Closed or paid account/zero balance

Times 30/60/90 days late 0/0/0

Closed Oct. 01, 2018

Creditor Information



For You



Credit



Cards



Loans



Money

**REAL ESTATE LOANS****HOMEBRIDGE FINANCIAL**

Reported: Apr. 26, 2024

\$0.00**Closed****Overview**You have **0%** left to pay on this real estate loan.

Balance

\$0

Highest Balance

\$427,121

Monthly payment

No Info

Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months**Payment History**You've made **99%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												

☒ Current☐ Late☐ Unknown**For You****Credit****Cards****Loans****Money**



Worst Payment Status

120+ Days Late

Account Details

Account status

TransferSoldPaid

Type

FHA Real Estate Mortgage

Responsibility

Joint Account

Remarks

Fixed rate

180 Days past due

Times 30/60/90 days late

1/0/0

Closed

Apr. 01, 2021

Creditor Information

HOMEBRIDGE FINANCIAL
425 PHILLIPS BLVD
EWING, NJ 08618

(609) 883-3900

ACCEPTANCE NOW

Reported: May 31, 2016

\$0.00

Closed

Overview

You have **0%** left to pay on this real estate loan.



For You



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Nov. 05, 2015 (9.yrs)

Term

36 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2016												
2015												
	✓ Current	✗ Late		Unknown								

Last payment

May 01, 2016

Current Payment Status

Current

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Rental Agreement

Responsibility

Individual Account

Remarks

Closed or paid account/zero balance

Times 30/60/90 days late

0/0/0

Closed

May 01, 2016



For You



Credit



Cards



Loans



Money



Creditor Information

ACCEPTANCE NOW
5501 HEADQUARTERS DRIVE
PLANO, TX 75024

(800) 275-2696

FREEDOM MORTGAGE

Reported: Apr. 27, 2024

\$0.00

Closed

Overview

You have **0%** left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$427121
Monthly payment	No Info
Opened	Mar. 30, 2018 (6 yrs, 8 mos)
Term	30 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												

- For You
- Credit
- Cards
- Loans
- Money



☒ Current
 ☒ Late
 ☐ Unknown

Last payment	Aug. 01, 2022
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account Details

Account status	Closed
Type	FHA Real Estate Mortgage
Responsibility	Joint Account
Remarks	Consumer disputes this account information Account paid after foreclosure started Collection account
Times 30/60/90 days late	0/0/14
Closed	Aug. 01, 2022

Creditor Information

FREEDOM MORTGAGE
 11988 EXIT 5 PKWY BLDG #4
 FISHERS, IN 46037

(855) 690-5900



For You



Credit



Cards



Loans



Money

**Overview**You have **0%** left to pay on this real estate loan.

Balance

\$0

Highest Balance

\$427121

Monthly payment

No Info

Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months

Payment HistoryYou've made **99%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												


☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Dec. 01, 2018

Current Payment Status

30-59 Days Late

Worst Payment Status

30-59 Days Late



For You



Credit



Cards



Loans



Money

Account status

TransferSoldPaid

Type

FHA Real Estate Mortgage

Responsibility

Joint Account

Remarks:

Consumer disputes this account information

Times 30/60/90 days late

1/0/0

Closed:

Feb. 01, 2019

Creditor Information

HOMEBRIDGE FINANCIAL
222 CHASTAIN MEADOWS COURT
KENNESAW, GA 30144

(678) 385-7615

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

SYNCB/BGCA

Inquiry: Dec. 28, 2022

Music & Records
(915) 952-2300

Institution Information



For You:



Credit



Cards



Loans



Money



(915) 952-2300

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

TRANSWORLD SYSTEMS I

Reported: Apr. 09, 2024

\$1,639.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$1639	\$1639
Opened	Jul. 01, 2023 (1 yr, 5 mos)
Account status	Open
Type	Unpaid
Responsibility	Individual Account.
Remarks	Consumer disputes this account information
Original Creditor Name	VERIZON
Closed	No Info



For You



Credit



Cards



Loans



Money

HORSHAM, PA 19044-1208

(877) 433-9990



Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Jun. 02, 2024, you have no public records on your report.

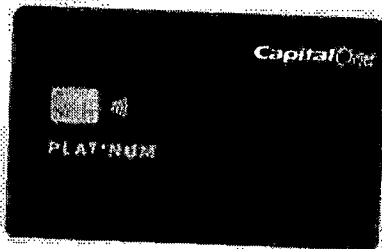
Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

Advertiser Disclosure

Capital One Platinum Credit Card



★★★★★
503 Reviews

✓ Your chance of approval is **excellent**.



REGULAR PURCHASE APR

ANNUAL FEE

29.99% (Variable)

\$0

Continue



For You



Credit



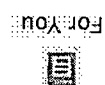
Cards



Loans



Money





View report from

Aug 06, 2024



You are viewing an out-of-date report. This does not reflect your current score.

NATASHA BERAN

589

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information



For You



Credit



Cards



Loans



Money



NATASHA BERAN

NATSHA BERAN SANDY

NATASHA BERAN SANDY

SANDY NATASHA BERAN

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED



14602 116TH AVE 1
JAMAICA, NY
11436



151 BEACH 96TH ST APT 3D
ROCKAWAY BEACH, NY
11693



9402 VANDERVEER ST
QUEENS VILLAGE, NY
11428



14711 130TH AVE
JAMAICA, NY
11436



120 BEACH 26TH ST APT 806
FAR ROCKAWAY, NY
11691

Show more



Accounts

Here's every account on your Equifax report. Click on the account name for more details.



For You



Credit



Cards



Loans



Money

**Overview**You have **0%** left to pay on this loan.Balance
\$0Highest Balance
\$27698

Monthly payment

No Info

Opened

Jun. 06, 2015 (9 yrs, 5 mos)

Term

74 months

Payment HistoryYou've made **90%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021	✓	✗	✓	✗	✗	✗						

Current
 Late
 Unknown

Last payment

Jul. 01, 2021

Current Payment Status

Current

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money



Account status:	Paid
Type	Auto
Responsibility	Joint Account
Remarks:	Consumer disputes this account information
Times 30/60/90 days late	7/1/0
Closed	Jul. 01, 2021

Creditor Information

GMFNANCIAL
 PO BOX 181145
 ARLINGTON, TX 76096-1145

 (800) 284-2271

CREDIT CARDS

WELLS FARGO CARD SER

Reported: Jul. 31, 2024

\$3,258.00

Closed

Overview

You're currently using **116%** of your account's limit.

Balance

\$3258

Credit limit

\$2800



For You



Credit



Cards



Loans



Money



Opened

Nov. 13, 2015 (9 yrs)

Payment HistoryYou've made **31%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	●	●	●	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	●	●	●	●	●	●	●



☒ Current
 ☐ Late
 ☐ Unknown

Last payment

Dec. 01, 2018

Current Payment Status

Charge-off

Amount past due

\$3258

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money

Account status



Closed

Type

Charge Account

Responsibility

Individual Account.

Remarks

Consumer disputes after resolution

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

2/0/54

Closed

No Info

Creditor Information

WELLS FARGO CARD SER

PO BOX 14517

DES MOINES, IA 50306

(866) 762-4359

TD BANK NA

Reported: Jul. 29, 2024

\$2,809.00

Closed

Overview

You're currently using **97%** of your account's limit.

Balance

\$2809

Credit limit

\$2900



For You



Credit



Cards



Loans



Money



Opened

Nov. 18, 2015 (9 yrs)

Payment HistoryYou've made **19%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X



☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Dec. 01, 2018

Current Payment Status

Charge-off

Amount past due

\$2809

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money

Account status



Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

1/1/64

Closed

Mar. 01, 2019

Creditor Information

TD BANK NA
200 CAROLINA PT PKWY
GREENVILLE, SC 29607

(800) 462-3666

MACYS/CITIBANK, N.A.

Reported: Jul. 31, 2024

\$368.00

Closed

Overview

You're currently using **368%** of your account's limit.

Balance

\$368

Credit limit

\$100



For You



Credit



Cards



Loans



Money



Opened

Jul. 23, 2015 (9 yrs, 4 mos)

Payment HistoryYou've made **27%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X



☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Oct. 01, 2017

Current Payment Status

Charge-off

Amount past due

\$368

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money



Account status	Closed
Type	Charge Account
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/57
Closed	Jun. 01, 2019

Creditor Information

MACYS/CITIBANK, N.A.
911 DUKE BLVD
MASON, OH 45040

(800) 243-6552

BESTBUY/CBNA

Reported: Dec. 23, 2019

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$500



For You



Credit



Cards



Loans



Money



Opened

Aug. 29, 2017 (7 yrs, 3 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017								●	●	●	●	●

✓ Current ✗ Late ● Unknown

Last payment

Nov. 01, 2017

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Account closed at consumers request

Times 30/60/90 days late

0/0/0

Closed

Oct. 01, 2018



For You



Credit



Cards



Loans



Money



PO BOX 6497
SIOUX FALLS, SD 57117

COMENITYBANK/VICTORI

Reported: Jun. 06, 2020

\$0.00
Closed

Overview

You're currently using **0%** of your account's limit.

Balance
\$0

Credit limit
\$350

Monthly payment

No Info

Opened

Jun. 24, 2015 (9 yrs, 5 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●							
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●

✓ Current ✗ Late ● Unknown

For You

Credit

Cards

Loans

Money



Amount past due \$0
 Worst Payment Status Current

Account Details

Account status Paid and Closed
 Type Charge Account
 Responsibility Individual Account
 Remarks Account closed by credit grantor
 Times 30/60/90 days late 0/0/0
 Closed May 01, 2020

Creditor Information

COMENITYBANK/VICTORI
 PO BOX 182789
 COLUMBUS, OH 43218-2789
 (855) 796-9632

TD BANK USA/TARGET C
 Reported: Jul. 09, 2017

\$0.00
Closed

Overview

You're currently using 0% of your account's limit

For You Credit Cards Loans Money



Monthly payment

No Info

Opened

Dec. 10, 2015 (8 yrs, 11 mos)



For You



Credit



Cards



Loans



Money

**Payment History**You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017												
2016												
2015												
	✓ Current	✗ Late		Unknown								

Last payment May 01, 2016

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Paid and Closed

Type Credit Card

Responsibility Individual Account.

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed Jul. 01, 2017

Creditor Information

TD BANK USA/TARGET C



For You



Credit



Cards



Loans



Money

**REAL ESTATE LOANS****ACCEPTANCE NOW**

Reported: May 31, 2016

\$0.00**Closed****Overview**You have **0%** left to pay on this real estate loan.

Balance

\$0

Highest Balance

\$5867

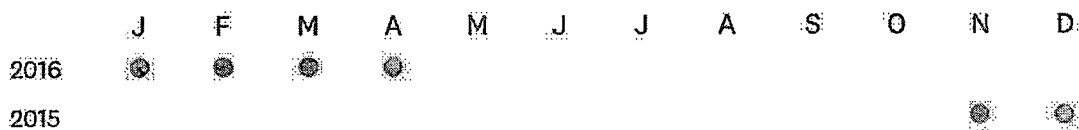
Monthly payment

No Info

Opened

Nov. 05, 2015 (9 yrs)

Term

36 months**Payment History**You've made **100%** of payments for this account on time.
☒ Current
 ☒ Late
 ☒ Unknown

Last payment

May 01, 2016

Current Payment Status

Current

For You



Credit



Cards



Loans



Money

Account status


Type

Responsibility

Remarks

Times 30/60/90 days late

Closed

 Paid and Closed

Rental Agreement

Individual Account.

No Info

0/0/0

May 01, 2016

Creditor Information

ACCEPTANCE NOW

5501 HEADQUARTERS DRIVE

PLANO, TX 75024

(800) 275-2696

HOMEBRIDGE FINANCIAL

Reported: Jul. 03, 2024

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance

\$0

Highest Balance

\$427121



For You



Credit



Cards



Loans



Money



Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months



For You



Credit



Cards



Loans



Money



Payment History

You've made **99%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												

☒ Current ☒ Late ☒ Unknown

Last payment: Dec. 01, 2018
Current Payment Status: 30-59 Days Late
Worst Payment Status: 30-59 Days Late

Account Details

Account status: TransferSoldPaid
Type: FHA Real Estate Mortgage
Responsibility: Joint Account
Remarks: Consumer disputes this account information
Times 30/60/90 days late: 1/0/0
Closed: Feb. 01, 2019

For You

Credit

Cards

Loans

Money



(678) 385-7615

HOMEBRIDGE FINANCIAL

Reported: Jul. 03, 2024

\$0.00
Closed

Overview

You have **0%** left to pay on this real estate loan.

Balance
\$0

Highest Balance
\$427121

Monthly payment

No Info

Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months

Payment History

You've made **99%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												

✓ Current ✗ Late ⊗ Unknown

For You

Credit

Cards

Loans

Money

Worst Payment Status



120+ Days Late

Account Details

Account status

TransferSoldPaid

Type

FHA Real Estate Mortgage

Responsibility

Joint Account

Remarks

Fixed rate

180 Days past due

Times 30/60/90 days late

1/0/0

Closed

Apr. 01, 2021

Creditor Information

HOMEBRIDGE FINANCIAL
425 PHILLIPS BLVD
EWING, NJ 08618

(609) 883-3900

FREEDOM MORTGAGE

Reported: Apr. 27, 2024

\$0.00
Closed

Overview

You have **0%** left to pay on this real estate loan.



For You



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												



✓ Current ✗ Late Unknown

Last payment

Aug. 01, 2022

Current Payment Status

In Collections

Worst Payment Status

In Collections



For You



Credit



Cards



Loans



Money

Account status



Closed

Type

FHA Real Estate Mortgage

Responsibility

Joint Account

Remarks

Consumer disputes this account information

Account paid after foreclosure started

Collection account

Times 30/60/90 days late

0/0/14

Closed

Aug. 01, 2022

Creditor Information

FREEDOM MORTGAGE

11988 EXIT 5 PKWY BLDG #4

FISHERS, IN 46037

(855) 690-5900

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

SYNCB/BGCA

Inquiry: Dec. 28, 2022

Music & Records

(915) 952-2300



For You



Credit



Cards



Loans



Money

BURLINGAME, CA
94010
(915) 952-2300



Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

NATIONAL RECOVERY

Reported: Aug. 05, 2024

\$464.00
Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	
\$464	Highest Balance
	\$464
Opened	
	Jan. 01, 2024 (10 mos)
Account status	
	Open
Type	
	Unpaid
Responsibility	
	Individual Account
Remarks	
	No Info
Original Creditor Name	
	NATIONAL GRID NY
Closed	
	No Info


For You


Credit


Cards


Loans


Money



4201 CRUMS MILL RD
HARRISBURG, PA 17112

(717) 540-5605

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Aug. 06, 2024, you have no public records on your report.

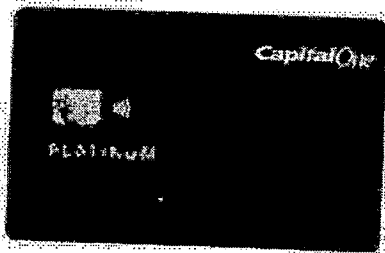
Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

Advertiser Disclosure

Capital One Platinum Credit Card



★★★★★

503 Reviews

★ Your chance of approval is **excellent**



REGULAR PURCHASE APR

ANNUAL FEE

29.99% (Variable)

\$0



For You



Credit



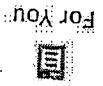
Cards



Loans



Money





View report from

Nov 27, 2024



NATASHA BERAN

531

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information



For You



Credit



Cards



Loans



Money

NATASHA BERAN

NATSHA BERAN SANDY

NATASHA BERAN SANDY

SANDY NATASHA BERAN

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

- 14602 116TH AVE 1
JAMAICA, NY
11436
- 151 BEACH 96TH ST APT 3D
ROCKAWAY BEACH, NY
11693
- 9402 VANDERVEER ST
QUEENS VILLAGE, NY
11428
- 14711 130TH AVE
JAMAICA, NY
11436
- 120 BEACH 26TH ST APT 806
FAR ROCKAWAY, NY
11691

Show more

Accounts

Here's every account on your Equifax report. Click on the account name for more details.



For You



Credit



Cards



Loans



Money



Overview

You're currently using **97%** of your account's limit.

Balance	Credit limit
\$2809	\$2900
Monthly payment	No Info
Opened	Nov. 18, 2015 (9 yrs)

Payment History

You've made **14%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X	X	X		
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X

✓ Current X Late ● Unknown

Last payment	Dec. 01, 2018
Current Payment Status	Charge-off
Amount past due	\$2809
Worst Payment Status	Charge-off



For You



Credit



Cards



Loans



Money

Account status

 Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account
Account closed by credit grantor

Times 30/60/90 days late

1/1/68

Closed

Mar. 01, 2019

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

TD BANK
PO BOX 1448
GREENVILLE, SC 29602-1448

(800) 462-3666

WELLS FARGO CARD SER

Reported: Nov. 18, 2024

\$3,258.00

Closed


For You


Credit


Cards


Loans


Money



40200

42000

Monthly payment

No Info

Opened

Nov. 13, 2015 (9 yrs)

Payment History

You've made 53% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												



Current Late Unknown

Last payment

Dec. 01, 2018

Current Payment Status

Charge-off

Amount past due

\$3258

Worst Payment Status

Charge-off



For You



Credit



Cards



Loans



Money

Account status



Closed

Type

Charge Account

Responsibility

Individual Account

Remarks

Consumer disputes after resolution

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

2/0/36

Closed

Jan. 01, 2019

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

WELLS FARGO CARD SER

PO BOX 14517

DES MOINES, IA 50306

(866) 762-4359

BESTBUY/CBNA

Reported: Dec. 23, 2019

\$0.00

Closed



For You



Credit



Cards



Loans



Money



Balance
\$0

Credit limit
\$500

Monthly payment

No Info

Opened

Aug. 29, 2017 (7 yrs, 3 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019												
2018												
2017												
✓ Current ✗ Late ⚙ Unknown												

Last payment

Nov. 01, 2017

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money



Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Account closed at consumers request

Times 30/60/90 days late

0/0/0

Closed

Oct. 01, 2018

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

BESTBUY/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

(800) 950-5714

COMENITYBANK/VICTORI

Reported: Jun. 06, 2020

\$0.00
Closed

Overview



For You



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Jun. 24, 2015 (9 yrs, 5 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020												
2019												
2018												
2017												



☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Oct. 01, 2017

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money

Account status



Paid and Closed

Type

Charge Account

Responsibility

Individual Account

Remarks

Account closed by credit grantor

Times 30/60/90 days late

0/0/0

Closed

May 01, 2020

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

COMENITYBANK/VICTORI

PO BOX 182789

COLUMBUS, OH 43218-2789

(855) 796-9632

TD BANK USA/TARGET C

Reported: Jul. 09, 2017

\$0.00
Closed

Overview



For You



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Dec. 10, 2015 (8 yrs, 11 mos)



For You



Credit



Cards



Loans



Money

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017												
2016												
2015												

☒ Current
 ☒ Late
 ☒ Unknown

Last payment

May 01, 2016

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

No Info

Times 30/60/90 days late

0/0/0

Closed

Jul. 01, 2017

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.



For You



Credit



Cards



Loans



Money



PO Box 673
Minneapolis, MN 55440-0673

(800) 424-6888

REAL ESTATE LOANS

HOMEBRIDGE FINANCIAL

Reported: Nov. 18, 2024

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$427121
Monthly payment	No Info
Opened	Mar. 30, 2018 (6 yrs, 8 mos)
Term	30 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												

- For You
- Credit
- Cards
- Loans
- Money



☒ Current
 ☒ Late
 ☒ Unknown

Last payment Dec. 01, 2018
 Current Payment Status 30-59 Days Late
 Worst Payment Status 30-59 Days Late

Account Details

Account status Transferred
 Type FHA Real Estate Mortgage
 Responsibility Joint Account
 Remarks Consumer disputes this account information
 Times 30/60/90 days late 0/0/0
 Closed Feb. 01, 2019

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)



For You



Credit



Cards



Loans



Money



112 Townpark Dr NW Ste 300
Kennesaw, GA 30144-3754

(678) 385-7615

FREEDOM MORTGAGE

Reported: Nov. 18, 2024

\$0.00
Closed

Overview

You have **0%** left to pay on this real estate loan.

Balance
\$0

Highest Balance
\$427121

Monthly payment

No Info.

Opened

Mar. 30, 2018 (6 yrs, 8 mos)

Term

30 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												



For You



Credit



Cards



Loans



Money



Current Payment Status

120+ Days Late

Worst Payment Status

120+ Days Late

Account Details

Account status

Closed

Type

FHA Real Estate Mortgage

Responsibility

Joint Account

Remarks

Consumer disputes this account information

Account paid after foreclosure started

180 Days past due

Times 30/60/90 days late

0/0/14

Closed

Aug. 01, 2022

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

FREEDOM MORTGAGE

11988 EXIT 5 PKWY BLDG #4

FISHERS, IN 46037

(855) 600-5000



For You



Credit



Cards



Loans



Money



Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$427121
Monthly payment	No Info
Opened	Mar. 30, 2018 (6 yrs, 8 mos)
Term	30 months

Payment History

You've made 95% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												



☒ Current ☒ Late ☐ Unknown

Last payment	Sep. 01, 2019
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late



Account status:	Transferred
Type:	FHA Real Estate Mortgage
Responsibility:	Joint Account
Remarks:	Consumer disputes this account information Fixed rate
Times 30/60/90 days late	1/2/1
Closed	Apr. 01, 2021

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

CENLAR / HOMEBRIDGE
INC./CENLAR 425 PHILLIPS BLVD
EWING, NJ 08618-1430

(609) 883-3900

ACCEPTANCE NOW
Reported: May 31, 2016

\$0.00
Closed



For You



Credit



Cards



Loans



Money



\$0

\$5867

Monthly payment

No Info

Opened

Nov. 05, 2015 (9- yrs)

Term

36 months



For You



Credit



Cards



Loans



Money

**Payment History**You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2016												
2015												
	✓ Current	✗ Late	⊙ Unknown									

Last payment May 01, 2016

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Paid and Closed

Type Rental Agreement

Responsibility Individual Account,

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed May 01, 2016

You could dispute an error with Equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

For You



Credit



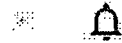
Cards



Loans



Money



5501 Headquarters Dr
Plano, TX 75024-5845

(800) 275-2696

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

SYNCB/BGCA

Inquiry: Dec. 28, 2022

Music & Records

(915) 952-2300

See an error?

Find out how to dispute a hard inquiry.

Institution Information

SYNCB/BGCA

1350 OLD BAYSHORE HIGHWAY,

BURLINGAME, CA

94010

(915) 952-2300

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

NATIONAL RECOVERY

Reported: Nov. 02, 2024

\$464.00

Needs Attention



For You



Credit



Cards



Loans



Money



Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$464	\$464
Opened	Jan. 01, 2024 (10 mos)
Account status	Open
Type	Unpaid
Responsibility	Individual Account.
Remarks	Consumer disputes this account information
Original Creditor Name	NATIONAL GRID NY
Closed	No Info



For You



Credit



Cards



Loans



Money



You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

NATIONAL RECOVERY
4201 CRUMS MILL RD
HARRISBURG, PA 17112

(717) 540-5605

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Nov. 27, 2024, you have no public records on your report.

Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

Advertiser Disclosure

Capital One Platinum Credit Card



503 Reviews



For You



Credit



Cards



Loans



Money



REGULAR PURCHASE APR

ANNUAL FEE

29.99% (Variable)

\$0

CONTINUE

See details, rates, and fees



For You



Credit



Cards



Loans



Money